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March 12, 2019

VIA ELECTRONIC MAIL (IDTHEFT@OAG.STATE.MD.US)

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, Maryland 21202

Re: Notification of Data Security Incident
Our File No.: 1172265

Dear Attorney General Brian E. Frosch:

Our clients, Voelker & Associates, P.C., a law firm, and Three Rivers Settlement Services, Inc., a provider of commercial and residential real estate settlement services (collectively "Voelker Entities"), located in Allison Park, Pennsylvania, understand the importance of protection and personal information provided by its clients and is making this notification to your Office pursuant to Maryland Code Commercial Law § 14-3504.

On November 13, 2018, one of the employees of the Voelker Entities received information from a third party that the third party was receiving emails that purported to be from an account associated with the Voelker Entities. The employee confirmed that this email was not sent from the Voelker Entities and informed the third party to disregard the email. Voelker Entities immediately requested that its IT consultant evaluate the Voelker Entities' workspace and identify any signs of infection and/or unauthorized access to the network. The consultant immediately changed all passwords associated with the Voelker Entities' servers and email accounts and undertook additional security measures to ensure the continued integrity of its systems. In an abundance of caution, Voelker Entities retained a forensic investigator to determine the nature of the compromise and identify any individuals whose personal information may have been compromised.

The forensic investigation concluded that one (1) Office365 account associated with the Voelker Entities was compromised and therefore accessed. The investigation confirmed that the breach occurred on or about October 9, 2018 through approximately January 31, 2019. As a result, and in continuing to exhaust investigative efforts, the Voelker Entities undertook a full and time-consuming analysis of the impacted account. Specifically, the investigation identified the existence of personal information of individuals within this account, including information such as social security numbers, tax identification numbers, passport numbers, drivers' license numbers, and health information. The forensic investigation and comprehensive data analysis of the account concluded on or about February 8, 2019. Please note that, at this time, no one has

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reported to us that they have experienced loss, and to the best of our knowledge, no one has experienced any loss.

Nonetheless, in an abundance of caution, Voelker Entities will be providing written notification on March 13, 2019 to 260 individuals, including one (1) Maryland resident pursuant to Maryland Code Commercial Law § 14-3504, indicating the above. A sample copy of the notification to the Maryland resident is attached. As noted in the attachment, Voelker Entities has included an offer to provide twenty-four months of three-bureau credit monitoring services to the affected Maryland resident, as well as all of the 260 individuals notified as a result of this incident.

Voelker Entities are continuing to work closely with leading security experts to identify and implement measures to further strengthen the security of their system(s) and to help prevent this from happening in the future.

Best regards,

GORDON REES SCULLY MANSUKHANI, LLP

/s/ *Brian Middlebrook*

Brian E. Middlebrook, Esq.

Enclosures

VOELKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW
RETURN MAIL PROCESSING CENTER
P.O. BOX 6336
PORTLAND, OREGON 97228-6336

THREE RIVERS SETTLEMENT SERVICES, INC.

RETURN MAIL PROCESSING CENTER
P.O. BOX 6336
PORTLAND, OREGON 97228-6336



«name_addr_1»
«name_addr_2» «name_addr_3»
«name_addr_4» «name_addr_5»
«city», «state» «zip_5» «zip_4»
«country»

March 13, 2019

Dear «Name_Addr_1»:

Voelker & Associates, P.C. and Three Rivers Settlement Services, Inc. (collectively “Voelker Entities”) value your business and understand the importance of protecting your personal information. We are writing to inform you that we recently identified and addressed a security incident that may have involved your personal information. This notice describes the incident, outlines the measures we have taken in response, and advises you on steps you can take to further protect your information.

What Happened?

On November 13, 2018, one of the employees of the Voelker Entities received information from a third party that the third party was receiving emails that purported to be from an account associated with the Voelker Entities. The employee confirmed that this email was not sent from the Voelker Entities and informed the third party to disregard the email. Voelker Entities immediately requested that its IT consultant evaluate the Voelker Entities’ workspace and identify any signs of infection and/or unauthorized access to the network. The consultant immediately changed all passwords associated with the Voelker Entities’ servers and email accounts and undertook additional security measures to ensure the continued integrity of its systems. In an abundance of caution, Voelker Entities retained a forensic investigator to determine the nature of the compromise and identify any individuals whose personal information may have been compromised.

What Information Was Involved?

The forensic investigation concluded that one (1) Office365 account associated with the Voelker Entities was compromised and therefore accessed. The investigation confirmed that the breach occurred on or about October 9, 2018 through approximately January 31, 2019. As a result, and in continuing to exhaust investigative efforts, the Voelker Entities undertook a full and time-consuming analysis of the impacted account. Specifically, the investigation identified the existence of personal information of individuals within this account, including information such as social security numbers, tax identification numbers, passport numbers, drivers’ license numbers, and health information. The forensic investigation and comprehensive data analysis of the account concluded on or about February 8, 2019. We are providing this notification to you as you were one of the individuals identified as having personal information contained within the account. Please note that, at this time, no one has reported to us that they have experienced loss, and to the best of our knowledge, no one has experienced any loss.

What We Are Doing

Voelker Entities are continuing to work closely with leading security experts to identify and implement measures to further strengthen the security of their systems to help prevent this from happening in the future.

Out of an abundance of caution, we are offering you a free two-year membership to Equifax ID Patrol three-bureau credit monitoring service. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. This product also includes various features such as up to \$1,000,000 in identity theft insurance with no deductible, subject to policy limitations and exclusions. Equifax ID Patrol is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft protection and Equifax ID Patrol, including instructions on how to activate your complimentary two-year membership, please see the additional information attached to this letter. ***To take advantage of this offer, you must enroll by June 30, 2019.***

What You Can Do

We remind you to remain vigilant for incidents of fraud or identity theft by reviewing account statements and credit reports for unauthorized activity. Residents of the United States are entitled to one free credit report annually from each of the three major credit reporting agencies. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

You may want to consider placing a fraud alert on your credit report. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud – an initial alert and an extended alert. You may ask that an initial alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. A fraud alert does not impact your ability to get a loan or credit, but rather alerts a business that your personal information may have been compromised and requires the business to verify your identity before issuing you credit. Although this may cause some delay if you are applying for credit, it may protect against someone else obtaining credit in your name. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies. The agency that you contacted must notify the other two agencies.

Additionally, you have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. However, unlike a fraud alert, you must separately place a security freeze on your credit file at each of the three national credit reporting agencies.

Below are the toll-free numbers and addresses for the three largest credit reporting agencies:

Equifax

P.O. Box 105139
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Other Important Information

Below is the toll-free number, address and website address for the Federal Trade Commission, which you may contact to obtain further information on how to protect yourself from identity theft and how to repair identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon and West Virginia: It is required by state law to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report using the contact information listed above.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois and North Carolina: You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Attorney General
Consumer Protection Div.
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Attorney General
Consumer Protection Div.
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Rhode Island Attorney General
Consumer Protection Div.
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.identityTheft.gov

For residents of Massachusetts and Rhode Island: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Connecticut, Massachusetts, Rhode Island and West Virginia: You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed above.

For More Information

Voelker Entities value your business and understands the importance of protecting your personal information, and deeply regrets any concern this may have caused to you. Should you have any questions, please do not hesitate to contact (877) 804-6672 between 9am and 9pm Eastern Monday through Friday.

Sincere



Edward F. Voelker, Jr., Esq.
Principal, Voelker & Associates, P.C. and Three Rivers Settlement
Services, Inc.

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. Welcome Page: Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.

3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your Activation Code provided above.

2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.

4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.